

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481
Confirmation No. 5875
Applicant: Paul Willard et al.
Filed: March 9, 2001
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner: Subramanian, Narayanswamy
Art Unit: 3692
Docket: 132538-1014
Customer No.: 32914

BOX: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO INTERVIEW SUMMARY

Dear Sir:

This is in response to the Interview Summary dated June 4, 2008. In a telephonic interview initiated by Examiner Subramanian on June 2, 2008, the examiner and the undersigned representative discussed claims 1, 10, 11, 12, 13 and 14. No agreement was reached. In particular, the examiner asked that the wording “a selected offer” be changed to “an offer.” In the Supplemental Amendment filed June 4, 2008, Applicants changed “selected offer” to “at least one offer.” This change is supported by at least claim 2 of the application as originally filed. The examiner also suggested reciting a “memory” in claims 11 and 13. The Supplemental Amendment also made this change.

Applicants hereby authorize the Commissioner to charge any fees due but not submitted with this paper to Deposit Account No. 07-0153. The examiner is respectfully requested to call the attorney of record for any reasons that would advance the current application to issue. Please reference attorney docket no. 132438-1014.

Respectfully submitted,

GARDERE WYNNE SEWELL LLP

/Marc A. Hubbard/

Marc A. Hubbard

Registration No. 32,506

ATTORNEY FOR APPLICANT

Dated: June 30, 2008

3000 Thanksgiving Tower
1601 Elm Street
Dallas, Texas 75201-4761
(214) 999-4880 - Telephone
(214) 999-3880 - Facsimile